

UNITED STATES BANKRUPTCY COURT
Eastern District of Virginia

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on April 30, 2013.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. Electronically filed documents may be viewed on Court's web site, www.vaeb.uscourts.gov. Computer access available in Clerk's Office at address shown below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Sharon Lee Garnett
72 Melanie Hollow Lane
Fredericksburg, VA 22405

Case Number: 13-11980-BFK
Office Code: 1

Last four digits of Social-Security or Individual Taxpayer-ID (ITIN)
No(s)/Complete EIN:
xxx-xx-8014

Attorney for Debtor(s) (name and address):

Dale E. Adams
Dale E. Adams, Attorney
1301 Princess Anne St
Fredericksburg, VA 22401
Telephone number: (540) 371-5101

Bankruptcy Trustee (name and address):

Kevin R. McCarthy
1751 Pinnacle Drive Suite 1115
McLean, VA 22102
Telephone number: (703)770-9261

Meeting of Creditors:

Date: **June 5, 2013**

Time: **02:00 PM**

Location: **115 South Union Street, Suite 206, Alexandria, VA 22314**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts:
August 5, 2013

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors or within thirty (30) days after any amendment to the list or supplemental schedules is filed, whichever is later.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Address of the Bankruptcy Clerk's Office:

200 South Washington Street
Alexandria, VA 22314

For the Court:

Clerk of the Bankruptcy Court:
William C. Redden

McVCIS 24-hour case information:

Toll Free 1-866-222-8029

Date: May 1, 2013

EXPLANATIONS

B9A (Official Form 9A) (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any document that you file in this bankruptcy case should be filed either electronically, or with the Clerk's Office in Alexandria. You may view electronically filed documents, including list of debtor's property and debts and list of property claimed exempt, on Clerk's web site, www.vaeb.uscourts.gov , or at Clerk's office in Alexandria. See address on front side of this notice.

— — Refer to Other Side for Important Deadlines and Notices — —

LOCAL RULE DISMISSAL WARNING: Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007–1, 1007–3, and 2003–1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004–2 and 6007–1.

PHOTOCOPIES May be obtained by contacting Creative Assistant at (757) 624–9990 or by fax at (757) 624–9998.

Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to <http://vaeb.uscourts.gov/ebn/index.htm> or call, toll free: 877–837–3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Sharon Lee Garnett
 Debtor

Case No. 13-11980-BFK
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-9

User: douglasse
 Form ID: B9A

Page 1 of 2
 Total Noticed: 17

Date Rcvd: May 01, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 03, 2013.

db +Sharon Lee Garnett, 72 Melanie Hollow Lane, Fredericksburg, VA 22405-2870
 tr +Kevin R. McCarthy, 1751 Pinnacle Drive Suite 1115, McLean, VA 22102-3845
 11768359 +Bank Of America, Po Box 982235, El Paso, TX 79998-2235
 11768363 +Capl/Bstby, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3438
 11768365 +Client Services, 3451 Harry S. Truman Blvd, Saint Charles, MO 63301-9816
 11768368 Front Line Pest & Professional, 2832 Dorr Ave. Ste. D, Fairfax, VA 22031-1524
 11768369 +Nationstar Mortgage Ll, 350 Highland Dr, Lewisville, TX 75067-4177
 11768370 +Pnc Bank, N.A., 1 Financial Pkwy, Kalamazoo, MI 49009-8002
 11768371 +Pratt Medical Center, PO Box 1460, Fredericksburg, VA 22402-1460

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: DEAdamsLaw@hotmail.com May 02 2013 04:33:49 Dale E. Adams,

Dale E. Adams, Attorney, 1301 Princess Anne St, Fredericksburg, VA 22401
 11768361 E-mail/Text: bankruptcy@bbandt.com May 02 2013 04:39:42 Bb&T, Po Box 1847,
 Wilson, NC 27894-0000
 11768360 E-mail/Text: bankruptcy@bbandt.com May 02 2013 04:39:42 Bb&T, Po Box 2306,
 Wilson, NC 27894-0000
 11768362 +EDI: BANKAMER2.COM May 02 2013 03:33:00 Bk Of Amer, P.O. Box 17054,
 Wilmington, DE 19884-0001
 11768364 +EDI: CITICORP.COM May 02 2013 03:33:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241
 11768366 +E-mail/Text: Bk@c2cfsl.com May 02 2013 04:54:04 Coast to Coast Financial,
 101 Hodencamp Rd. Ste. 120, Thousand Oaks, CA 91360-5831
 11768367 +EDI: DISCOVER.COM May 02 2013 03:33:00 Discover Fin Svcs Llc, Po Box 15316,
 Wilmington, DE 19850-5316
 11768372 +E-mail/Text: vci.bkcy@vwcredit.com May 02 2013 04:43:22 Vw Credit Inc, 1401 Franklin Blvd,
 Libertyville, IL 60048-4460

TOTAL: 8

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 03, 2013

Signature:



District/off: 0422-9

User: douglasse
Form ID: B9A

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Total Noticed: 17

Date Rcvd: May 01, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 1, 2013 at the address(es) listed below:

Dale E. Adams on behalf of Debtor Sharon Lee Garnett DEAdamsLaw@hotmail.com,
amyshields1111@gmail.com

Kevin R. McCarthy krm@mccarthywhite.com,
clm@mccarthywhite.com;dc07@ecfcbis.com;nolte@mccarthywhite.com

TOTAL: 2